

Schedule of Charges with effective from 12th November 2018 (12-11-2018)

Charges related to Non-Resident Savings account

Particulars	NRO* (in INR)	NRE* (in INR)
Cash transactions at base branch	NA	NA
Minimum Balance (MAB)	10,000	10,000
Non-Maintenance charges	150/month	150/month
Number of Free ATM transaction (own bank) - Unlimited	NA	NA
Number of Free ATM transaction (other bank) - 6 free	NA	NA
ATM transactions beyond limit (other bank) (Financial)	20 /instance	20 /instance
ATM transactions beyond limit (other bank) (non-Financial)	10 /instance	10 /instance
Cash withdrawal at POS	1% of transaction value	1% of transaction value
Physical Account statement (1 free per FY)	NA	NA
Duplicate/ Ad-hoc physical statement	100/instance	100/instance
E-Statement Facility	Free	Free
Issue of DD	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100
Issuance of duplicate DD/PO	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100
Cancellation of DD	Rs.75	Rs.75
Revalidation of DD	Rs.75	Rs.75
Issue of DD - HDFC DD	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100
Issuance of duplicate HDFC DD/PO	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100
Cancellation of HDFC DD	Rs.75	Rs.75
Revalidation of HDFC DD	Rs.75	Rs.75
NEFT Charges - Inward	Free	Free
NEFT Charges - Outward	Free	Free
RTGS - Outward	Free	Free
RTGS - Inward	Free	Free
NACH debit charges	Nil	Nil
NACH debit return charges	100/instance	100/instance
NACH credit charges	Nil	Nil
NACH credit return charges	Nil	Nil
NACH mandate charges	50	50
Inward Clearing Cheque Return	150/instance	150/instance

*All the above charges are exclusive of goods and service tax (GST)

Particulars	NRO* (in INR)	NRE* (in INR)
Outward Clearing Cheque Return	150/instance	150/instance
Issuance fee for First Account holder	Nil	Nil
Issuance fee for Joint Account holder	100	100
Issuance fee for Mandate holder	100	100
Annual Debit Card Fee for First Account Holder(1st year free)	100	100
Annual Debit Card Fee for Joint Account Holder(1st year free)	100	100
Annual Debit Card Fee for Mandate Holder(1st year free)	100	100
Replacement Card fees (Lost / Damaged card)	150	150
Debit Card PIN re-generation Charges	First time- Free Succeeding- Rs. 75 Green PIN – Free	First time- Free Succeeding- Rs. 75 Green PIN – Free
Cheque Book Free Limit(1 book 25 leaves free per FY)	Nil	Nil
Cheque book Issuance Fees beyond Free Limit, if Any (Refer Table)	25 Leaves Cheque book – Rs. 75	25 Leaves Cheque book – Rs. 75
Setting-up-charge	50	50
Amendment charge	50	50
Standing Instruction Failure (Loan Repayments / Credit Card Payment) charges	50/instance	50/instance
Balance Certificate	Nil	Nil
Interest Certificate (1 free per FY)	Nil	Nil
TDS Certificate (1 free per FY)	Nil	Nil
Account closure	Nil	Nil
Photo attestation	50	50
Signature attestation	50	50
Address confirmation	50	50
Stop payment instructions per cheque	50	50
Stop Payment charges per instrument	150	150
Issue of pass book	Nil	Nil
Issue of duplicate pass book	75	75
SMS alert facility at Domestic Number	Free	Free
SMS alert facility at International Number	15 per quarter	15 per quarter
Postage (International)	500	500

*All the above charges are exclusive of goods and service tax (GST)

Penalties related to FD

Particulars	NRO FD	NRE FD
Part withdrawal	<ul style="list-style-type: none"> • Up to 6 months – interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually run minus 1.00%, whichever is lower. • Remaining amount will continue to earn interest at the earlier contracted rate. • After 6 months – no charges 	<ul style="list-style-type: none"> • Within 1 year of opening the deposit: no interest shall be paid on the amount partially withdrawn and no penalty would be levied • After 1 year of opening the deposit: interest paid for the amount partially withdrawn would be for the applicable rate for which the deposit is held with the Bank or the contracted rate, whichever is lower. No penalty would be levied • Remaining amount will continue to earn interest at the earlier contracted rate. • Recovery of monthly/quarterly/half yearly interest amount payed out at the time of maturity/closure
Premature closure	<ul style="list-style-type: none"> • Up to 6 months – interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually run minus 1.00%, whichever is lower. • After 6 months – no charges 	<ul style="list-style-type: none"> • Within 1 year of opening the deposit: no interest shall be paid and no penalty would be levied • After 1 year of opening the deposit: interest paid would be for the applicable rate for which the deposit is held with the Bank or the contracted rate, whichever is lower. No penalty would be levied • Recovery of monthly/quarterly/half yearly interest amount payed out at the time of maturity/closure

*All the above charges are exclusive of goods and service tax (GST)